Certificate Number: 16339-PAE-DE-035278406

Bankruptcy Case Number: 20-13761



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 18, 2021</u>, at <u>1:41</u> o'clock <u>PM EST</u>, <u>Robert Thomas</u> completed a course on personal financial management given <u>by telephone</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 18, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>